

The

Computer Link

September 2010

The Newsletter of the Northern Neck Computer Users' Group

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Send newsletter
submissions to Editor

➔ **DEADLINE** ➔
for **NEXT ISSUE**,
One week after meeting

Computers, Internet, and Banking

Eric Malmgren, the Information Systems Officer at the Bank of Lancaster in Kilmarnock, VA, spoke to the NNCUG about the impact of computers and the Internet on the banking industry. Eric has been active in banking-related information technology (IT) for 25 years. He began his career in Northern Virginia with savings and loan systems. He chose to relocate to the Northern Neck for its family-friendly environment and has been with the Bank of Lancaster for the last ten years. His primary responsibility is to assure that the IT systems at the bank are both comprehensive and user-friendly for bank customers, and to monitor the internal technology used by staff.



Eric Malmgren

Photo by Alan Christensen

One of Eric's responsibilities is to maintain a business continuity plan to ensure that the system can still work when technology fails or is off. As an example, he noted that a few years ago the Bank suffered a major fire at its central office in Kilmarnock. As it happened, they were just migrating from an older system to a new core system. They were ready to start Monday, and the fire occurred on Sunday evening. Eric recalls vividly the work that it took to recover. He was especially ap-

preciative of the alert nearby residents who called in the fire and the Kilmarnock Volunteer Fire Department's quick response.

It is important for technology to be competitive, secure and compliant. Internal technology addresses the needs within the banking system. A goal is to maintain critical systems and services, while also reducing expenses and increasing efficiency. This means good training and treating employees as if they were customers. Technology has changed internal communications, and the Bank uses email, voice mail, Instant Mail, smart phones and audio-video conferencing. He stated

that while he tries to keep ahead of technology changes, he is also conservative and careful about the possible consequences of adopting cutting edge tools. Eric cited an example concerning the possibility of some governments cutting off BlackBerry use if they cannot access the encrypted messages.

Eric indicated that there have been huge advances in efficiencies such as using electronic check scanners. In the not so long ago "old" days, a check

Continued on Page 4

When is a dSLR NOT a dSLR?

By Jerry Schneir

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Simple question but very indicative of what the future holds for some of us photo buffs. In simple terms, it is a camera that is devoid of a mirror box assembly. In other terms it is an interchangeable lens camera, but unlike a single lens reflex (SLR) it does NOT have a mirror to redirect the light from the lens to the optical viewfinder. All SLR cameras, digital and otherwise, use a mirror assembly to intercept the light that comes through the lens and redirects the incoming light to the viewfinder rather than to the film (or sensor) at the back of the camera. Generally the light will also pass through a prism or fixed mirrors at the top of the camera on its way to the viewfinder. It is this complex configuration that gives a SLR a distinctive look. It is also this configuration that gives a SLR a distinctive sound as the mirror swings out of the path of the incoming light and then returns to redirect the light back to the viewfinder.

To answer the question we need to go back in time. The entire dSLR world started changing in September of 2004 with Olympus's introduction of their E300 dSLR. Here was a camera that didn't look quite like anything else, not SLR nor rangefinder. It sported a mirror that worked different, didn't have the traditional top bulge and was based upon the Four Thirds sensor design. In September of 2005 Olympus came out with their E500 a dSLR looking camera and then in January of 2006 they

introduced the E330, another dSLR type, but a camera with "Live View", the ability to see the image on the LCD before the shot was taken. That feature caused an uproar among the traditional SLR manufacturers.

In February 2006 Panasonic introduced their unique looking L1 which was also based upon the Four Thirds sensor. While the L1 still incorporated a mirror it did not have the look of a SLR, but more closely the rangefinder cameras of the 1950-1960 period. That camera bombed primarily because of cost. In August of 2007 Panasonic introduced the L10 which now resembled the traditional look of the SLR and had Live View but again did not do as well as hoped for by Panasonic.

In September of 2008 Panasonic brought forth the G1 a Micro Four Thirds camera that looked like a dSLR in that it had the characteristic bulge on the top of the camera, had interchangeable lenses, but it did NOT have a mirror box assembly. In the G1, light passed directly through the lens onto the imaging sensor. This was a much different camera. The camera was different for several other reasons. It was based upon the Four Thirds sensor size introduced several years earlier, but used Micro Four Thirds mount lenses, and used an electronic viewfinder (EVF) in place of the traditional optical viewfinder of the digital single lens reflexes (dSLR) cameras. Though it looked like the smaller dSLR cameras, Micro Four Thirds cameras are not dSLRs. They are also smaller because they don't house a dedicated autofocus image sensor. The autofocus on the G1 uses the Four Thirds image sensor. This is exactly like autofocus on a compact camera. But here, autofocus is speedier because on the Micro Four

Thirds cameras they use both a faster autofocus algorithm and a faster processor. This makes autofocus feel faster and more like a dSLR, at least on some cameras.

Up to this time, two companies, Olympus and Panasonic had adopted the Kodak developed Four Thirds sensor design. The major advantage, and to some old diehards, the only advantage, was the reduction in both size and weight of the lenses and to a certain extent, the size and weight of the camera body as well. But these earlier cameras although smaller and lighter in weight, still could NOT do what every point and shoot camera could, show the image on the LCD or EVF before taking the picture and shoot movies.

The G1 still lacked the movie ability. The movie mode was just peeking its head up in regular dSLR at about that time with "Live View". Panasonic changed that with the arrival of the GH1 in March 2009, a new movie mode had been added.

Up to this point in time, all these cameras still utilized the mirror box, nothing really had changed until the earth shattering (somewhat an exaggeration) introduction of the new mirrorless cameras in 2009, the Olympus E-P1. This was a rangefinder looking camera, albeit, without a rangefinder but having the rangefinder look. However, this breakthrough camera lacked two important built-in features, no flash and no viewfinder of any type. Olympus partially corrected this "whoops: with the introduction of the E-P2 in November 2009. This camera had a port for connecting a high resolution EVF. In February of this year, Olympus announced its newest edition to this family, the E-PL1. This camera had a built in flash and a port for connecting the EVF.

Continued on Page 3

dSLR?

From Page 2

Panasonic finally took the plunge into a rangefinder style camera with the introduction of the GF1 in September of 2009. The GF1 uses an optional EVF and has a built-in flash unit. In March of this year, Panasonic announced two new cameras, the G2 and the G10. These are almost identical cameras resembling SLR designs more than anything else. Interchangeable Micro Four Thirds lenses but no mirror boxes.

But this question about dSLR cameras doesn't end here, other cameras with interchangeable lenses but lacking a mirror box have been introduced, have been announced, or are rumored to be in the works. I have deliberately skipped talking about Leica cameras since, IMHO they are just largely rebadged Panasonics. Sony showed their non-working prototype based upon a full

APS-C sensor. Ricoh's GXR comes with interchangeable units containing a lens and a sensor in a rangefinder style camera. Can't say much about the sensor size since it is dependent upon the lens that is part of the system. I have strong reservations about this concept.

The Samsung NX10 is a rangefinder style camera using a new lens format called NX. What is most interesting about this camera is that it uses a APS-C size sensor, that is about 1.5x that of the Four Thirds sensors. Of course, this means larger and heavier lenses than that of the Panasonic or Olympus cameras of similar designs. While Canon and Nikon have said nothing, rumors are rampant. I suspect that we will see new mirrorless digital cameras from these mammoths of the industry in the later part of this year. I suspect that the designs will be

that of rangefinder styles reminiscent of earlier Nikon RF cameras of the 1940-1960 and the same with Canon except they may base it more on their popular G series of cameras such as their G11.

So here we have it, a whole new class of cameras, you might say SLR cameras minus the R. I prefer to say RF style since in my mind they are truly reminiscent of cameras from the 1940-1960 time period. The advantage to this new group of cameras is smaller size and lighter weight while maintaining the excellent image quality associated with the dSLR cameras. Disadvantage, fewer lens choices and, for the time being, relatively more expensive. Some of these cameras tend to be slower focusing but that is changing in the newer models.



August Photo of the Month

Ciao Bella

By Marilyn Jurkops

The August PhotoSIG exercise was devoted to creating the effect of shallow depth of field in a photograph using Photoshop Elements. This technique is used to isolate the subject by making the background appear out of focus. This effect also can be created when taking a photo, although it usually requires a more expensive lens. **Ed.**

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Computers

From Page 1

scanning machine was several yards long and was operated manually. There were frequent mechanical problems that delayed the process. Now a scanner that handles hundreds of checks in a few minutes is only about the size of a toaster. He also said that checks are now printed with special inks and toners that allow for "magnetic character recognition" by scanners. Thus, if one prints his or her own checks they cannot be automatically scanned. His Bank will accept them, but the check must be manually processed.

actions and order checks. To show the kinds of transactions the bank handles daily, he said that the main office had, on average, 213 face-to-face contacts, 14 night deposits, 100 calls to call centers, 200 ATM transactions, 150 banking-by-phone calls, 131 online bill pay actions, and 883 other types of online banking transactions.

The Bank of Lancaster is doing some beta testing of mobile banking (i.e. using a cell phone). His view is to let this technology mature further before adopting it for his Bank.

Eric noted that fraud continues to be a concern. His Bank employs a group of proof people who review scanned checks for possible fraud. He emphasized that people should never share check information. Cashier's checks have been a huge target for fraud, although tellers and new technology now often catch fraudulent cashier's checks quickly. He also said to be careful when using unfamiliar ATM machines.

Fraud and security are still concerns that technology can assist in addressing. Bank customers can do Internet searches at such sites as Microsoft.com, wired-safety.org and getnetwise.org for suggestions to protect themselves.

In response to a comment about banking system availability, Eric noted that there are certain times that the system is not available, when they run system reconciliation. Generally, for his Bank, this is at the close of business at 5:30 PM Monday to Thursday, and

6:30 on Friday.

Another question Eric addressed was: Do security concerns impede the use of electronic banking? He has found that usage is impacted by security awareness, the actual security measures, whether proven technology is being used and generational patterns. He suggested that one do Internet searches about safety issues. Resources cited were Microsoft.com, wired-safety.org, and getnetwise.org.

A general question Eric addressed is: How has technology affected productivity? Computers and electronic checks have allowed for enormous savings of time in the transfer of funds. However, these savings are dependent on the customer using the technology and the system performing well. Using online banking one can pay bills or loans, credit card bills, transfer money between accounts, check balances, stop payment on checks, report lost or stolen credit cards, view upcoming trans-

This was a very interesting presentation on how "behind the scenes" technology can support our everyday activities. Eric, many thanks!

Anne Moss and **Ed.**

September Meeting

"Google Tools"

BJ McMillan, NNCUG "Member-at-Large" Officer will be the featured speaker at the September 18th General Meeting. She will present information about useful, and perhaps not so useful, tools such as "Google Earth" and specialized search engines that are available on the Google web site. **Ed.**

New Date for Photo SIG Meetings

The NNCUG Photo SIG **will meet permanently** on the **second Tuesday** at 09:30 a.m. of each month **beginning with the September 14th meeting.** Meetings will continue to be held at the Lancaster Community Library in Kilmarnock, VA. **Ed.**

September Meeting of the Genealogy SIG

The Genealogy SIG **will meet on Thursday September 9th.** The meeting will be held at 1:00 p.m. at Rappahannock Westminster-Canterbury.

Linda Boyatzies will present "Family Photo Restoration and Preservation" **Ed.**

August 21 Meeting Notes

MEMBERS ATTENDING: 25
and one guest.

TREASURER'S REPORT:
101 active members.

SIG REPORTS:

PHOTO: **Jim Sapione** invited all who are interested to attend. The group has **changed the meeting date to the second Tuesday of the month** at 09:30 a.m. at the Lancaster County library in Kilmarnock. Bring a laptop and share in an interactive learning experience. The SIG is using Photoshop Elements 7. Sharpening photos is the topic for the next meeting. **BJ McMillan** asked again for donations of any older version of Photoshop Elements that were not used for an upgrade to pass on to group members.

GENEALOGY: Jim Sapione, on behalf of **Ann Thompson**, invited all to the **next meeting on Thursday, September 9th** at 01:00 p.m. at RW-C. The topic is "Family Photo Restoration

and Preservation" presented by Linda Boyatzies. If you would like more information, contact Ann Thompson at athompson@kaballero.com.

WEBSITE: **Dave Mower** has volunteered to help **Betty Lehman** out with the Website. His day job is at **North-ern Neck WiFi**, so he will be a great resource.

Q AND A TIME: Question: When adding new software from the Internet, and presented with the choice of "Run" or "Save", which to choose? Both are fine. A "Save" response downloads the program and allows the user to choose a convenient time to install it (and retain a copy of the download). "Run" will immediately install the program from the Internet, but not save a copy.

Question: When downloading several e-mails and one is very large, can the user selectively choose which e-mails to download? The problem has been that in the middle of a lengthy download, the ISP has disconnected the user from the Internet. No solution was offered; it was suggested talk

to the ISP about the issue. Problem: A Windows 7 user has downloads interrupted by a Media file. It was suggested that one look at Windows Explorer/options, and go to the tab for file extensions. The problem may be which extension is being used to open that program.

Malwarebytes and CCleaner were recommended as two excellent free Windows software programs to be used in conjunction with an anti-virus program. The first provides anti-malware protection. The latter removes unused files, cleans traces of online activities, and provides a registry cleaner. One user found that CCleaner required purchase. A member responded that the Internet site offers more than one choice; the first one is the free one.

B.J. McMillan mentioned that the American Automobile Association TripTik travel planner is a great resource. It is free to AAA members.

Dorothy Hoffman, a new visitor, has just purchased a laptop with Windows 7 and asked for good references to learn the system. She was referred to the tutorial on her computer, and the For Dummies books that have a Windows 7 title.

SPEAKER: **Eric Malmgren**, Information Systems Officer of the Bank of Lancaster, spoke about how the Internet and IT impacts how banks administer and manage business. His primary responsibility is to assure that the Bank's IT systems are comprehensive and user-friendly for customers (including Bank employees).

RAFFLE WINNERS: **Alan Christensen** - APC Battery Backup; **Bob Schultz** - Buxton Investor leather laptop computer bag; and **Jim Thompson** - 8 GB flash drive.

Anne Moss, Secretary

Membership Report - August 2010

Welcome - Dorothy Hoffman

*RENEW September 2010 - Gerry Holmes,
Marilyn Jurkops, Gerald Stiles*

*RENEW August 2010 - Carol Hammer, Jim Sapione,
Blanche Stevens, Loreta Stover, Vicki White*

Membership dues are \$20 annually. Please send to:
George Cadmus, Treasurer, NNCUG, 150 Pine Drive,
White Stone VA 22578

The Computer Link

Northern Neck
Computer
Users' Group
150 Pine Drive
White Stone, VA 22578

NNCUG Meeting Dates

NNCUG GENERAL MEETING
Third Saturday, 10:00 a.m.

Rappahannock Westminster-Canterbury Meeting Room

BEGINNERS SIG

*Meets three times a year. Those interested, contact
B.J. McMillan at 580-8666*

GENEALOGY SIG

*Meets bi-monthly, 2nd Thursday, 1:00 p.m.—RW-C
Contact Ann Thompson at athompson@kaballero.com
to get on the mail list for announcements.*

PHOTOSHOP SIG

*Second Tuesday, every month, 9:30 a.m.
Lancaster Community Library, Kilmarnock
For more information, Call Jim Sapione, 804-462-5831
or message Bird@kaballero.com*

For a photo treat visit
www.rapptapp.homestead.com

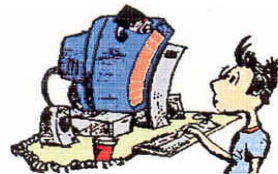


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chris@emxry.com

Computer Help available by appointment. Call Betty Lehman 435-2011 or B.J. McMillan 580-8666

Coming Attractions

*Membership - September 18th, 10:00 am - Google Tools
Genealogy - September 9th, 1:00 pm, Preserve Family Photos
Photo SIG - September 14th, 09:30 am, Kilmarnock Library*